

Certificate Number: 20611-PAW-DE-037157743

Bankruptcy Case Number: 23-20103



20611-PAW-DE-037157743

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 3, 2023, at 10:28 o'clock AM EST, John R Smith completed a course on personal financial management given by internet by Ronda J. Winnecour, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: February 3, 2023 By: /s/Kathleen B Mills

Name: Kathleen B Mills

Title: TEN Financial Educator